

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Karina D. Goldsmith  
Debtor

Case No. 13-05698-MDF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: DDunbar  
Form ID: 3180W

Page 1 of 1  
Total Noticed: 20

Date Rcvd: Jan 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2017.

db Karina D. Goldsmith, 5502 Gloucester Street, Unit B, Mechanicsburg, PA 17055-4413  
cr +PNC BANK, NATIONAL ASSOCIATION, 6750 Miller Road, Brecksville, Oh 44141-3239  
4425009 AES, P.O. Box 2641, Harrisburg, PA 17105  
4435647 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
4402574 +CitiHealth, P.O. Box 6497, Sioux Falls, SD 57117-6497  
4425010 +FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
4448590 +National Collegiate Trust, Po Box 4941, Trenton, NJ 08650-4941  
4404050 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
4402579 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
4402581 +PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180  
4402580 PNC Bank, B6-YM09-012-2, PO Box 1820, Dayton, OH 45401-1820  
4411414 +PNC MORTGAGE, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5433

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4443542 EDI: BL-BECKET.COM Jan 11 2017 19:03:00 Capital One NA, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4402573 +EDI: CHASE.COM Jan 11 2017 19:03:00 Chase Bank One, P.O. Box 15298,  
Wilmington, DE 19850-5298  
4402575 +EDI: CITICORP.COM Jan 11 2017 19:03:00 Fred Meyer, PO Box 6497,  
Sioux Falls, SD 57117-6497  
4402576 +EDI: CBSKOHL'S.COM Jan 11 2017 18:58:00 Kohl's Department Store, P.O. Box 3115,  
Milwaukee, WI 53201-3115  
4402577 +EDI: RMSC.COM Jan 11 2017 19:03:00 Lowes, P.O. Box 965005, Orlando, FL 32896-5005  
4402578 EDI: WFNNB.COM Jan 11 2017 19:03:00 New York and Company, P.O. Box 182789,  
Columbus, OH 43218-2789  
4453027 EDI: PRA.COM Jan 11 2017 18:58:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4433589 EDI: Q3G.COM Jan 11 2017 19:03:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 13, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Donna Donaher on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION donaherd@fnb-corp.com  
James M Bach on behalf of Debtor Karina D. Goldsmith JMB@JamesMBach.com,  
staff@jamesmbach.com;staff@ecf.courtdrive.com  
Joshua I Goldman on behalf of Creditor PNC MORTGAGE, A DIVISION OF PNC BANK, NA  
bkggroup@kmlawgroup.com, bkggroup@kmlawgroup.com  
Thomas I Puleo on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION tpuleo@goldbecklaw.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 Karina D. Goldsmith  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:13-bk-05698-MDF**

Social Security number or ITIN **xxx-xx-2953**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Karina D. Goldsmith

By the  
court:January 11, 2017Honorable Mary D. France  
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**